## Case 15-50349-btb Doc 1 Entered 03/16/15 16:35:01 Page 1 of 46

B1 (Official Form 1) (04/13)

United States E DISTRICT RENO	ourt			Vol	untary Petition	
Name of Debtor (if individual, enter Last, First, Middle): OLIVER, COREY D.			Name of Joint Debt	tor (Spouse) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				sed by the Joint Debtor in aiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Comp than one, state all): xxx-xx-9213	lete EIN (if more		Last four digits of S than one, state all):	Soc. Sec. or Individual-Tax	payer I.D. (ITIN)	)/Complete EIN (if more
Street Address of Debtor (No. and Street, City, and State): 3180 SPRING CIRCLE SILVER SPRINGS, NV			Street Address of J	oint Debtor (No. and Stre	et, City, and Sta	
	ZIP CODE <b>89429</b>					ZIP CODE
County of Residence or of the Principal Place of Business: LYON			County of Residence	ce or of the Principal Plac	e of Business:	
Mailing Address of Debtor (if different from street address): 3180 SPRING CIRCLE SILVER SPRINGS, NV			Mailing Address of	Joint Debtor (if different fi	om street addre	ess):
	ZIP CODE <b>89429</b>					ZIP CODE
Location of Principal Assets of Business Debtor (if different from str	eet address above	e):				
						ZIP CODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check	Nature of (Check of Health Care Single Asset in 11 U.S.C. Railroad Stockbroker Commodity I	one box Busines Real E § 101(s	x.) ss state as defined		ition is Filed  Chapter 1 of a Forei  Chapter 1	Code Under Which (Check one box.)  15 Petition for Recognition ign Main Proceeding 15 Petition for Recognition ign Nonmain Proceeding
this box and state type of entity below.)  Chapter 15 Debtors Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	(Check by Debtor is a to under title 26	exempt box, if apax-exem	t Entity pplicable.) npt organization United States Revenue Code).	Debts are primarily debts, defined in 1 § 101(8) as "incurr individual primarily personal, family, or hold purpose."	1 U.S.C. ed by an for a	
Filing Fee (Check one box.)  ✓ Full Filing Fee attached.  ✓ Full Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  ✓ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			efined by 11 U.S as defined in 11 I ated debts (excl 90,925 (amount	U.S.C. § 101(51D).  luding debts owed to		
5			Acceptances	g filed with this petition. of the plan were solicited n accordance with 11 U.S		one or more classes
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to Debtor estimates that, after any exempt property is excluded a there will be no funds available for distribution to unsecured cr	and administrative		es paid,			THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	5,001-	0,001- 5,000	25,001- 50,000		] ver 00,000	
Estimated Assets	\$10,000,001	50,000, \$100 r				
Estimated Liabilities	\$10,000,001	<b>]</b> 50,000, \$100 r			ore than billion	

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B1 (0	Official Form 1) (04/13)		Page 2
Vo	luntary Petition	Name of Debtor(s): COREY D. OLIV	VER
(Th	nis page must be completed and filed in every case.)		
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach add	litional sheet.)
Locat	tion Where Filed:	Case Number:	Date Filed:
Locat	tion Where Filed:	Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more t	han one, attach additional sheet.)
Name	e of Debtor:	Case Number:	Date Filed:
Distri	ct:	Relationship:	Judge:
10Q	Exhibit A  per completed if debtor is required to file periodic reports (e.g., forms 10K and and an	(To be completed if	y proceed under chapter 7, 11, 12, or 13 xplained the relief available under each
		Sean P. Patterson, Esq.	Date
	Exl	hibit C	
Does	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.	e a threat of imminent and identifiable harm to	public health or safety?
	Exl	hibit D	
	be completed by every individual debtor. If a joint petition is filed, each  Exhibit D, completed and signed by the debtor, is attached and n is is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is attac	nade a part of this petition.	separate Exhibit D.)
	<u> </u>	ing the Debtor - Venue	
		applicable box.)	
	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days		strict for 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pending in this Distri	ict.
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sough	endant in an action or proceeding [in a f	
		les as a Tenant of Residential Proper	rty
	(Check all ap Landlord has a judgment against the debtor for possession of debtor's	oplicable boxes.) s residence. (If box checked, complete	e the following.)
	(	Name of landlord that obtained judgme	ent)
	_		
	`	Address of landlord)	Idla a sanda da sa da da
	Debtor claims that under applicable nonbankruptcy law, there are circ monetary default that gave rise to the judgment for possession, after the second secon		·
	Debtor has included with this petition the deposit with the court of any petition.	rent that would become due during the	e 30-day period after the filing of the
_	Debtor certifies that he/she has served the Landlord with this certifica:	tion (11 U.S.C. § 362(I)).	

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B1 (Official Form 1) (04/13)	Page 3
Voluntary Petition	Name of Debtor(s): COREY D. OLIVER
(This page must be completed and filed in every case)	
Sig	natures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ COREY D. OLIVER COREY D. OLIVER  X	(Signature of Foreign Representative)  (Printed Name of Foreign Representative)
3/16/2015	
Date	Date
Signature of Attorney*  X /s/ Sean P. Patterson, Esq. Sean P. Patterson, Esq. Bar No. 5736  Sean Patterson., Esq. 232 Court Street Reno, Nv. 89501  Phone No.(775) 786-1615 Fax No.(775) 322-7288  3/16/2015 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.  Signature of Debtor (Corporation/Partnership)	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X Signature of Authorized Individual	Address  X  Date  Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not
Printed Name of Authorized Individual  Title of Authorized Individual	an individual.  If more than one person prepared this document, attach additional sheets
Date	conforming to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110: 18 U.S.C. § 156

#### Case 15-50349-btb Doc 1 Entered 03/16/15 16:35:01 Page 4 of 46

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA RENO DIVISION

In re:	COREY D. OLIVER	Case No.	
			(if known)

Debtor(s)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

## Case 15-50349-btb Doc 1 Entered 03/16/15 16:35:01 Page 5 of 46

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA RENO DIVISION

In re:	COREY D. OLIVER	REY D. OLIVER Case No		
			(if known)	

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ COREY D. OLIVER
COREY D. OLIVER
Date:3/16/2015

B6A (Official Form 6A) (12/07)

In re	CO	REY	D.	OL	.IVE	R
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Case No.	
	(if known)

## **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tota	al:	\$0.00	

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	CO	REY	D.	OL	.IVE	R
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Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		THE DEBTOR HAS NO CASH ON HAND.	-	\$0.00
Checking, savings or other financial accounts, certificates of deposit		THE DEBTOR HAS A CHECKING ACCOUNT (GNFCU)	-	\$115.00
or shares in banks, savings and loan, thrift, building and loan, and home-		THE DEBTOR HAS A SAVINGS ACCOUNT (GNFCU)	-	\$25.00
stead associations, or credit unions, brokerage houses, or cooperatives.		THE DEBTOR HAS A CHECKING ACCOUNT (FRONTIER FINANCIAL C.U.)	-	\$109.00
		THE DEBTOR HAS A CHECKING ACCOUNT (FRONTIER FINANCIAL C.U.)	-	\$25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		THE DEBOTR HAS A SECURITY DEPOSIT WITH HIS LANDLORD.	-	\$250.00
4. Household goods and furnishings, including audio, video and computer equipment.		THE DEBTOR HAS USED FURNITURE AND HOUSEHOLD GOODS.	-	\$2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		THE DEBTOR HAS USED CLOTHING.	-	\$200.00
7. Furs and jewelry.		THE DEBTOR HAS SOME JEWELRY.	-	\$50.00
8. Firearms and sports, photographic, and other hobby equipment.	х			

B6B (Official Form 6B) (12/07) -- Cont.

In	re	CO	REY	D.	OI	I۱	/FR

Case No.	
_	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		THE DEBTOR HAS A PERS ACCOUNT.	-	\$99,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	COREY	' D. (	)LI\	/ER
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Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			

## Case 15-50349-btb Doc 1 Entered 03/16/15 16:35:01 Page 10 of 46

B6B (Official Form 6B) (12/07) -- Cont.

In re	CO	REY	D.	OL	.IVE	R
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Case No.	
_	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2012 YAMAHA MOTORCYCLE WR250-R MOTORSPORT (35k MLS)	-	\$3,900.00
		2003 SUBARU OUTBACK (243k MLS)	-	\$3,100.00
		2014 SUBARU XV CROSS TREK (38k MLS) THE DEBTOR IS JUST A CO-SIGNOR. HIS GIRLFRIEND MAKES THE PAYMENTS.	-	\$19,000.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.		THE DEBTOR HAS AN APPLE G-5 PRO TOWER. (9 YRS OLD)	-	\$100.00
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.		THE DEBTOR HAS USED PETS.	-	\$200.00
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	х			

B6B (Official Form 6B) (12/07) -- Cont.

In re	CO	REY	D.	OL	<b>IVER</b>
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Case No.	
	(if known)

### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	х			
(Include amounts from any contin	nuat	continuation sheets attached ion sheets attached. Report total also on Summary of Schedules.)	al >	\$128,074.00

B6C (Official Form 6C) (4/13)

In re	CO	RFY	D	OΙ	<b>IVER</b>

Case No.	
	(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
THE DEBTOR HAS NO CASH ON HAND.	Nev. Rev. Stat. § 21.090(1)(g)	\$0.00	\$0.00
	Nev. Rev. Stat. § 21.090(1)(z)	\$0.00	
THE DEBTOR HAS A CHECKING ACCOUNT (GNFCU)	Nev. Rev. Stat. § 21.090(1)(g)	\$86.25	\$115.00
(GNFCO)	Nev. Rev. Stat. § 21.090(1)(z)	\$28.75	
THE DEBTOR HAS A SAVINGS ACCOUNT	Nev. Rev. Stat. § 21.090(1)(g)	\$18.75	\$25.00
(GNFCU)	Nev. Rev. Stat. § 21.090(1)(z)	\$6.25	
THE DEBTOR HAS A CHECKING ACCOUNT	Nev. Rev. Stat. § 21.090(1)(g)	\$81.75	\$109.00
(FRONTIER FINANCIAL C.U.)	Nev. Rev. Stat. § 21.090(1)(z)	\$27.25	
THE DEBTOR HAS A CHECKING ACCOUNT	Nev. Rev. Stat. § 21.090(1)(g)	\$18.75	\$25.00
(FRONTIER FINANCIAL C.U.)	Nev. Rev. Stat. § 21.090(1)(z)	\$6.25	
THE DEBOTR HAS A SECURITY DEPOSIT WITH HIS LANDLORD.	Nev. Rev. Stat. § 21.090(1)(n)	\$250.00	\$250.00
THE DEBTOR HAS USED FURNITURE AND HOUSEHOLD GOODS.	Nev. Rev. Stat. § 21.090(1)(b)	\$2,000.00	\$2,000.00
THE DEBTOR HAS USED CLOTHING.	Nev. Rev. Stat. § 21.090(1)(b)	\$200.00	\$200.00
THE DEBTOR HAS SOME JEWELRY.	Nev. Rev. Stat. § 21.090(1)(a)	\$50.00	\$50.00
* Amount subject to adjustment on 4/01/16 and every threcommenced on or after the date of adjustment.	ee years thereafter with respect to cases	\$2,774.00	\$2,774.00

B6C (Official Form 6C) (4/13) -- Cont.

In	re	CO	RFY	D	OI	<b>IVER</b>

Case No.	
	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
THE DEBTOR HAS A PERS ACCOUNT.	Nev. Rev. Stat. § 286.670	\$99,000.00	\$99,000.00
2003 SUBARU OUTBACK (243k MLS)	Nev. Rev. Stat. § 21.090(1)(f), (p)	\$3,100.00	\$3,100.00
THE DEBTOR HAS AN APPLE G-5 PRO TOWER. (9 YRS OLD)	Nev. Rev. Stat. § 21.090(1)(b)	\$100.00	\$100.00
THE DEBTOR HAS USED PETS.	Nev. Rev. Stat. § 21.090(1)(b)	\$200.00	\$200.00
		\$105,174.00	\$105,174.00

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B6D (Official Form 6D) (12/07) In re COREY D. OLIVER

Case No.	
	(if known)

### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			or mas no creators notating secured claims		٦٣			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:  GREATER NEVADA C.U. P.O. BOX 2128 CARSON CITY, NV. 89702	x	-	DATE INCURRED: 12-13 NATURE OF LIEN: Purchase Money COLLATERAL: 2014 SUBARU CROSS TREK (38k MLS) REMARKS:				\$20,800.00	\$1,800.00
ACCT #:  HSBC/YAHAMA-RETAIL SERVICES P.O. BOX 49353 SAN JOSE, CA. 95161-9353		-	VALUE: \$19,000.00  DATE INCURRED: 4-12 NATURE OF LIEN: Purchase Money COLLATERAL: 2012 YAMAHA MOTORCYCLE WR250-R MOTORS REMARKS:				\$8,000.00	\$4,100.00
			VALUE: \$3,900.00					
No continuation sheets attache	—— d	1	Subtotal (Total of this F Total (Use only on last p	_			\$28,800.00 \$28,800.00 (Report also on	\$5,900.00 \$5,900.00 (If applicable,
	- "						Summary of	roport also on

(Report also on Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.) B6E (Official Form 6E) (04/13)

In re COREY D. OLIVER

Case No.	
	(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of istment.
	Nocontinuation sheets attached

B6F (Official Form 6F) (12/07) In re **COREY D. OLIVER** 

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

☐ Check this box if debtor has no creditors holdir	ly u						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: BBY/CBNA 50 NORTHWEST POINT RD. ELK GROVE VILLAGE, IL 60007		-	DATE INCURRED: 2008-14 CONSIDERATION: Credit Card REMARKS:				\$3,600.00
ACCT #: CAPITAL ONE BANK P.O. BOX 30281 SALT LAKE CITY, UT. 84130		-	DATE INCURRED: 2008-14 CONSIDERATION: Credit Card REMARKS:				\$400.00
ACCT #: 43886420 CAPITAL ONE BANK P.O. BOX 30281 SALT LAKE CITY, UT. 84130		_	DATE INCURRED: 2001-14 CONSIDERATION: Credit Card REMARKS:				\$4,100.00
ACCT #:  CAPITAL ONE/BEST BUY P.O. BOX 5253  CAROL STREAM, IL. 60197		_	DATE INCURRED: 2008-12 CONSIDERATION: Credit Card REMARKS:				\$3,000.00
ACCT #: CHASE HOME FINANCE P.O. BOX 24696 COLUMBUS, OH. 43224		-	DATE INCURRED: 2006 CONSIDERATION: DEFICIENCY BALANCE REMARKS:			x	\$1.00
ACCT #: CREDIT FIRST N.A./FIRESTONE P.O. BOX 81344 CLEVELAND, OH. 44188	_	-	DATE INCURRED: 2010-14 CONSIDERATION: Credit Card REMARKS:				\$1,100.00
2continuation sheets attached		(Rep	Sub- Sub- (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	Tedu	otal ile l n th	> F.) ie	\$12,201.00

B6F (Official Form 6F) (12/07) - Cont. In re **COREY D. OLIVER** 

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: FRONTIER FINANCIAL C.U. 5200 NEIL RD. RENO, NV. 89502		-	DATE INCURRED: 2000-14 CONSIDERATION: Unpaid Loan REMARKS:				\$1,000.00
ACCT #: GREATER NEVADA C.U. P.O. BOX 2128 CARSON CITY, NV. 89702	_	-	DATE INCURRED: 2008-14 CONSIDERATION: Credit Card REMARKS:				\$1,000.00
ACCT #: KOHL'S/CAPITAL ONE P.O. BOX 3115 MILWAUKEE, WI. 53201		-	DATE INCURRED: 2008-14 CONSIDERATION: Credit Card REMARKS:				\$2,600.00
ACCT #: SHELL/CITI P.O. BOX 6497 SIOUX FALLS, S.D. 57117		-	DATE INCURRED: 2011-14 CONSIDERATION: Credit Card REMARKS:				\$400.00
ACCT #: 309 SHELL/CITI P.O. BOX 6497 SIOUX FALLS, S.D. 57117		-	DATE INCURRED: 2011-14 CONSIDERATION: Credit Card REMARKS:				\$400.00
ACCT #: SYNCB/CARE CREDIT P.O. BOX 965036 ORLANDO, FL. 32896		-	DATE INCURRED: 2013-14 CONSIDERATION: Credit Card REMARKS:				\$500.00
Sheet no. 1 of 2 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to Sul  (Use only on last page of the completed Schort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	edu e, or	ota le l	l > F.) ne	\$5,900.00

B6F (Official Form 6F) (12/07) - Cont. In re **COREY D. OLIVER** 

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT,	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: SYNCB/CHEVRON P.O. BOX 965015 ORLANDO, FL 32896		-	DATE INCURRED: 2011-14 CONSIDERATION: Credit Card REMARKS:				\$900.00
ACCT #: TARGET NB P.O. BOX 673 MINNEAPOLIS, MN. 55440		-	DATE INCURRED: 2008-14 CONSIDERATION: Credit Card REMARKS:				\$300.00
ACCT #: THD/CBSD-HOME DEPOT P.O. BOX 6497 SIOUX FALLS, S.D. 57117		-	DATE INCURRED: 2005-14 CONSIDERATION: Credit Card REMARKS:				\$500.00
Sheet no. <u>2</u> of <u>2</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C	Claim	ns	hed to Si  (Use only on last page of the completed Scort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	hedı le, o	ota ule l n th	l > F.) ne	\$1,700.00 \$19,801.00

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B6G (Official Form 6G) (12/07)

In re COREY D. OLIVER

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

### Case 15-50349-btb Doc 1 Entered 03/16/15 16:35:01 Page 20 of 46

B6H (Official Form 6H) (12/07) In re **COREY D. OLIVER** 

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
ANGIE KLINKE 3180 SPRING CIRCLE SILVER SPRINGS, NV 89429	GREATER NEVADA C.U. P.O. BOX 2128 CARSON CITY, NV. 89702

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	se 13-303		Littered	)J/ I	0/13	10.55.0	1 Fage 21 01 40
Fill in this inform	nation to id	entify your case:					
Debtor 1	COREY	D.	OLIVER				
	First Name	Middle Name	Last Name			Che	ck if this is:
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	!		—   🗖	An amended filing
United States Bankr	ruptcy Court fo	r the: DISTRICT O	F NEVADA			🗖	A supplement showing post-petition chapter 13 income as of the following date
Case number							enapter to moome ac crane tenerming date
(if known)							MM / DD / YYYY
Official Form B	61						
Schedule I: Yo	_ ur Incom	е					12/13
include information at about your spouse. If your name and case n	oout your spo more space i	use. If you are separ is needed, attach a se wn). Answer every c	ated and your speparate sheet to t	ouse	is not	iling with y	spouse is living with you, ou, do not include information any additional pages, write
1. Fill in your emplo	yment		Dobtov 4				Debter 2 or non filing angues
If you have more t		_	Debtor 1				Debtor 2 or non-filing spouse
job, attach a separ with information at	9	Employment status	<ul><li>✓ Employed</li><li>✓ Not employ</li></ul>	/ed			☐ Employed ☐ Not employed
additional employe	ers.	Occupation	LEAD CUSTO		ı		
Include part-time,		Secupation	LLAD GOOT	DIAI	•		-
or self-employed v		Employer's name	WASHOE CO	UNTY	SCH	OOL DIST	<u> </u>
Occupation may ir student or homem applies.		Employer's address	6055 LANCER Number Street	STR	REET		Number Street
			RENO		NV	89523	
			City		State	Zip Code	City State Zip Code
		How long employed t	here? 8 YRS				
Part 2: Give D	etails Abo	ut Monthly Incom	 e			_	
Estimate monthly inco			<b>n.</b> If you have not	hing to	repor	for any line	, write \$0 in the space. Include your
• .	spouse have	more than one employ	er, combine the in	format	tion for	all employe	rs for that person on the lines below. If
					For D	ebtor 1	For Debtor 2 or non-filing spouse
		ary, and commissions nonthly, calculate what		2.		\$3,310.02	
3. Estimate and list	monthly over	time pay.		3.	+	\$0.00	
4. Calculate gross in	ncome. Add	line 2 + line 3.		4.		\$3,310.02	

Official Form B 6I Schedule I: Your Income page 1

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Case number (if known)

**OLIVER** 

Debtor 1 COREY

First Name Middle Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here ..... \$3,310.02 List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$557.18 5a. \$465.77 5b. Mandatory contributions for retirement plans 5b. 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. 5e. Insurance 5e. \$0.00 \$0.00 5f. Domestic support obligations 5f. 5g \$35.75 5g. Union dues 5h. Other deductions. \$0.00 5h. + Specify: Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f +\$1,058.70 5g + 5h. Calculate total monthly take-home pay. Subtract line 6 from line 4. \$2,251.32 List all other income regularly received: 8a. Net income from rental property and from operating a \$0.00 business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends \$0.00 8c. Family support payments that you, a non-filing spouse, or a 8c. \$0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation b8 \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any noncash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. 8h. 🛓 Specify: \$0.00 **Add all other income.** Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. \$0.00 Calculate monthly income. Add line 7 + line 9. \$2,251.32 \$2,251.32 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 Specify: 11. 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly 12 \$2,251.32 income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Combined Related Data, if it applies. monthly income 13. Do you expect an increase or decrease within the year after you file this form? None. Yes. Explain:

## Case 15-50349-btb Doc 1 Entered 03/16/15 16:35:01 Page 23 of 46

F	ill in this inform	ation to identif	y your case:			Chi	eck if this	· ie·	
	Debtor 1	COREY First Name	<b>D.</b> Middle Name	OLIV Last Na			An ame	post-petition	
	Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Na	ame			r 13 expenses as ng date:	s of the
			DISTRICT OF N				NANA / D	D ()000(	_
	Case number	aptoy Count for the	<u> </u>			П		D / YYYY rate filing for Del	btor 2 because
	(if known)					] _	Debtor	2 maintains a se	eparate household
	ficial Form B								
Sc	chedule J: Yo	ur Expenses	3						12/13
cor nar	rect information. If me and case numbe	more space is ne	eded, attach another ver every question.	-	ling together, both ar this form. On the top	_	-		
1.	Is this a joint case		11014						
	✓ No. Go to line ☐ Yes. <b>Does D</b> ☐ No	e 2. ebtor 2 live in a se	parate household?	e J.					
2.	Do you have depe	endents?	No						
	Do not list Debtor 2.	1 and	Yes. Fill out this info for each dependent		Dependent's relation Debtor 1 or Debtor		p to	Dependent's age	Does dependent live with you?
	Do not state the dependents' name	s.							Yes No Yes No No
									Yes
									□ No - □ Yes
									□ No
3.	Do your expenses expenses of peop yourself and your	le other than	✓ No ☐ Yes						Yes
Р	art 2: Estima	ite Your Ongoii	ng Monthly Expe	nses					
to r		of a date after the		-	are using this form as supplemental Scheo			•	
			government assista Schedule I: Your Inc	•				Your expens	es
4.			nses for your reside					4	\$750.00
	If not included in	line 4:							
	4a. Real estate ta	ixes						4a	
	4b. Property, hom	neowner's, or renter	s insurance					4b	\$5.00
	4c. Home mainte	nance, repair, and ι	ıpkeep expenses					4c	
	4d Homeowner's	association or cond	dominium dues					4d	

## Case 15-50349-btb Doc 1 Entered 03/16/15 16:35:01 Page 24 of 46

Debtor 1 COREY D. OLIVER Case number (if known)

Last Name

		Your expenses	
5.	Additional mortgage payments for your residence, such as home equity loans	5.	
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$60.00
	6b. Water, sewer, garbage collection	6b.	\$35.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$150.00
	6d. Other. Specify:	6d.	
7.	Food and housekeeping supplies	7.	\$350.00
8.	Childcare and children's education costs	8.	
9.	Clothing, laundry, and dry cleaning (See continuation sheet(s) for details)	9.	\$95.00
10.	Personal care products and services	10.	\$20.00
	Medical and dental expenses	11.	\$80.00
	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$200.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$150.00
14.	Charitable contributions and religious donations	14.	
15.	Insurance.		
	Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a	
	15b. Health insurance	15b	
	15c. Vehicle insurance	15c	\$50.00
	15d. Other insurance. Specify:	15d	
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1 2012 YAHAMA MOTORCYCLE	17a	\$316.00
	17b. Car payments for Vehicle 2	17b.	
	17c. Other. Specify:	17c.	
	17d. Other. Specify:	17d.	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	
19.	Other payments you make to support others who do not live with you.  Specify:	19.	
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
	20a. Mortgages on other property	20a	
	20b. Real estate taxes	20b	
	20c. Property, homeowner's, or renter's insurance	20c	
	20d. Maintenance, repair, and upkeep expenses	20d.	
	20e. Homeowner's association or condominium dues	20e.	

First Name

Middle Name

## Case 15-50349-btb Doc 1 Entered 03/16/15 16:35:01 Page 25 of 46

Debt	tor 1	COREY	D.	OLIVER	Case number (if kno	wn)
		First Name	Middle Name	Last Name		
21.	Othe	er. Specify:	PET CARE		21.	+\$50.00
22.			<b>penses.</b> Add lines 4 throu monthly expenses.	gh 21.	22.	\$2,311.00
23.	Calc	ulate your m	nonthly net income.			
	23a.	Copy line 1	2 (your combined monthly in	ncome) from Schedule I.	23a.	\$2,251.32
	23b.	Copy your	monthly expenses from line	22 above.	23b.	\$2,311.00
	23c.		our monthly expenses from y is your monthly net income.	our monthly income.	23c.	(\$59.68)
24.	Do y	ou expect a	n increase or decrease in	our expenses within the yea	r after you file this form?	
	For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?				, , , , ,	
	<ul> <li>No.</li> <li>✓ Yes.</li> <li>Explain here:</li> <li>THE DEBTOR LIVES WITH GIRLFRIEND AND SPLITS RENT AND UTILITIES.</li> </ul>					

## Case 15-50349-btb Doc 1 Entered 03/16/15 16:35:01 Page 26 of 46

Debtor 1	COREY	D.	OLIVER	Case number (if known	)
	First Name	Middle Name	Last Name		
9. <u>Clo</u>	thing, laundry, ar	nd dry cleaning (details):			
CL	OTHING				\$85.00
LA	UNDRY			_	\$10.00
				Total:	\$05.00

B 6 Summary (Official Form 6 - Summary) (12/14)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA RENO DIVISION

In re COREY D. OLIVER

Case No.

Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	5	\$128,074.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		\$28,800.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$19,801.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$2,251.32
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$2,311.00
	TOTAL	21	\$128,074.00	\$48,601.00	

B 6 Summary (Official Form 6 - Summary) (12/14)

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA RENO DIVISION

In re COREY D. OLIVER

Case No.

Chapter 7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$2,251.32
Average Expenses (from Schedule J, Line 22)	\$2,311.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$3,540.74

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$5,900.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$19,801.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$25,701.00

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B6 Declaration (Official Form 6 - Declaration) (12/07) In re **COREY D. OLIVER** 

Case No.	
	(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the for		23
sheets, and that they are true and correct to the best of my k	nowledge, information, and belief.	
Date <u>3/16/2015</u>	Signature // COREY D. OLIVER COREY D. OLIVER	
Date	Signature	
	[If joint case, both spouses must sign.]	

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA RENO DIVISION

In re:	COREY D. OLIVER	Case No.	
			(if known)

None	1. Income from e	nployment or operation of business
	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)	
	AMOUNT	SOURCE
	\$8,200-2015 \$40,600-2014 \$38,300-2013	THE DEBTOR'S GROSS INCOME FROM EMPLOYMENT.

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

V

- b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- \* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Non

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

✓

<sup>3</sup> a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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B7 (Official Form 7) (04/13)

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA RENO DIVISION

n re:	COREY D. OLIVER	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

✓

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None

None

 $\square$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA RENO DIVISION

n re:	COREY D. OLIVER	Case No.	
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 2
None	12. Safe deposit boxes List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or
	both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
Mana	13. Setoffs
None 🗹	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	14. Property held for another person
None	List all property owned by another person that the debtor holds or controls.
	15. Prior address of debtor
None 🗹	If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
	16. Spouses and Former Spouses
None	If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.
	NAME
	LENAE PAYNE (EX-WIFE) RENO, NV

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA RENO DIVISION

n re:	COREY D. OLIVER	Case No.	
			(if known)

## STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None	c. List all ju	idicial or ad	Iministrative	proceedings,	including	j settlemen	ts or orders	under any	Environn	nental Law	with respec	t to which	the debtor is
abla	or was a pa	rty. Indicat	e the name	and address of	of the gov	rernmental	unit that is o	or was a pa	rty to the	proceeding	g, and the do	cket num	ber.

#### 18. Nature, location and name of business

None

✓

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

✓

a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

✓

b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

✓

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

#### 20. Inventories

None

✓

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA RENO DIVISION

	Γ	VEINO DIVISI	ON	
ln	re: COREY D. OLIVER		Case No.	
			_	(if known)
		Γ <b>OF FINAN</b> ontinuation Sheet	CIAL AFFAIRS	
None	b. List the name and address of the person having possessi	on of the records	of each of the inventories r	reported in a., above.
	21. Current Partners, Officers, Directors and S	hareholders		
None 🗹	a. If the debtor is a partnership, list the nature and percentage		nterest of each member of	the partnership.
None	b. If the debtor is a corporation, list all officers and directors holds 5 percent or more of the voting or equity securities of the secur		ı, and each stockholder wh	o directly or indirectly owns, controls, or
	22. Former partners, officers, directors and sh	areholders		
None  ✓	a. If the debtor is a partnership, list each member who withdocommencement of this case.		nership within ONE YEAR in	mmediately preceding the
None 🗹	b. If the debtor is a corporation, list all officers or directors w preceding the commencement of this case.	hose relationship	with the corporation termin	ated within ONE YEAR immediately
	23. Withdrawals from a partnership or distribu	tions by a co	poration	
None  ✓	If the debtor is a partnership or corporation, list all withdrawal bonuses, loans, stock redemptions, options exercised and arthis case.	ls or distributions	credited or given to an inside	
	24. Tax Consolidation Group			
None 🗹	If the debtor is a corporation, list the name and federal taxpa purposes of which the debtor has been a member at any time			
	25. Pension Funds			
None  ✓	If the debtor is not an individual, list the name and federal tachas been responsible for contributing at any time within SIX Y			
[If cor	mpleted by an individual or individual and spouse]			
l decl	are under penalty of perjury that I have read the answer	rs contained in t	he foregoing statement o	of financial affairs and any
Date	3/16/2015	Signature of Debtor	/s/ COREY D. OLIVER COREY D. OLIVER	
		J. 200101		

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Signature \_

of Joint Debtor (if any)

B 8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA RENO DIVISION

IN RE: COREY D. OLIVER CASE NO

CHAPTER 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: GREATER NEVADA C.U. P.O. BOX 2128 CARSON CITY, NV. 89702	Describe Property Securing Debt: 2014 SUBARU CROSS TREK (38k MLS)
Property will be (check one):  ☐ Surrendered	ming.
Property is (check one):  ☐ Claimed as exempt  ☑ Not claimed as exempt	
Property No. 2	
Creditor's Name: HSBC/YAHAMA-RETAIL SERVICES P.O. BOX 49353 SAN JOSE, CA. 95161-9353	Describe Property Securing Debt: 2012 YAMAHA MOTORCYCLE WR250-R MOTORSPORT (35k MLS
Property will be (check one):  Surrendered  Retained  If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
Property is (check one):  ☑ Claimed as exempt □ Not claimed as exempt	

B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA RENO DIVISION

IN RE: COREY D. OLIVER CASE NO

CHAPTER 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Continuation Sheet No. 1

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1			
Lessor's Name: None	Describe Leased Property:	Lease will be a	Assumed pursuant to 65(p)(2):
		YES 🗆	NO 🗆
I declare under penalty of perjury that the above in personal property subject to an unexpired lease.	dicates my intention as to any property of	my estate secu	uring a debt and/or
Date 3/16/2015	Signature/s/ COREY D. OLIVER		

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B 201B (Form 201B) (12/09)

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA RENO DIVISION

In re COREY D. OLIVER

Case No.	
Chapter	7

## CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### **Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

COREY D. OLIVER	X _/s/ COREY D. OLIVER	3/16/2015
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X	
Case No. (if known)	Signature of Joint Debtor (if any)	Date
Certificate of Com	pliance with § 342(b) of the Bankruptcy Code	
, Sean P. Patterson, Esq.	, counsel for Debtor(s), hereby certify that I delivered to the	e Debtor(s) the Notice
required by § 342(b) of the Bankruptcy Code.		
/s/ Sean P. Patterson, Esq.		
Sean P. Patterson, Esq., Attorney for Debtor(s)		
Bar No.: 5736		
Sean Patterson., Esq.		
232 Court Street Reno, Nv. 89501		
Phone: (775) 786-1615		
Fax: (775) 322-7288		
E-Mail: Illegalpat@aol.com		
<b>.</b>		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA RENO DIVISION

IN RE: COREY D. OLIVER CASE NO

CHAPTER 7

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bar that compensation paid to me within one year services rendered or to be rendered on behalfs as follows:	ar before the filing of the petition in b	
	For legal services, I have agreed to accept:		\$850.00
	Prior to the filing of this statement I have rece	eived:	\$850.00
	Balance Due:		\$0.00
2.	The source of the compensation paid to me	was:	
		r (specify)	
3.	The source of compensation to be paid to me	e is:	
	☑ Debtor ☐ Other	r (specify)	
4.	☑ I have not agreed to share the above-disassociates of my law firm.	sclosed compensation with any oth	er person unless they are members and
	☐ I have agreed to share the above-disclorassociates of my law firm. A copy of the compensation, is attached.	·	•
5.	In return for the above-disclosed fee, I have a a. Analysis of the debtor's financial situation, bankruptcy; b. Preparation and filing of any petition, schec. Representation of the debtor at the meeting	, and rendering advice to the debto edules, statements of affairs and pla	in determining whether to file a petition in unwhich may be required;
6.	By agreement with the debtor(s), the above-	disclosed fee does not include the f	ollowing services:
		CERTIFICATION	
	I certify that the foregoing is a complete st representation of the debtor(s) in this bankru		gement for payment to me for
	3/16/2015	/s/ Sean P. Patterson, Esq.	
	Date	Sean P. Patterson, Esq. Sean Patterson., Esq. 232 Court Street Reno, Nv. 89501 Phone: (775) 786-1615 / Fat	Bar No. 5736 c: (775) 322-7288
	/s/ COREY D. OLIVER		
	COREY D. OLIVER		

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# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA RENO DIVISION

IN RE: COREY D. OLIVER CASE NO

CHAPTER 7

## **VERIFICATION OF CREDITOR MATRIX**

knowled	dge.		
Date 3/	/16/2015	Signature	/s/ COREY D. OLIVER
			COREY D. OLIVER

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her

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Chapter: 7

ANGIE KLINKE SHELL/CITI 3180 SPRING CIRCLE P.O. BOX 6497 SILVER SPRINGS, NV 89429 SIOUX FALLS, S.D. 57117

BBY/CBNA 50 NORTHWEST POINT RD. ELK GROVE VILLAGE, IL 60007 ORLANDO, FL. 32896

SYNCB/CARE CREDIT P.O. BOX 965036

CAPITAL ONE BANK P.O. BOX 30281 SALT LAKE CITY, UT. 84130

SYNCB/CHEVRON P.O. BOX 965015 ORLANDO, FL 32896

CAPITAL ONE/BEST BUY P.O. BOX 5253 CAROL STREAM, IL. 60197

TARGET NB P.O. BOX 673 MINNEAPOLIS, MN. 55440

CHASE HOME FINANCE P.O. BOX 24696 COLUMBUS, OH. 43224

THD/CBSD-HOME DEPOT P.O. BOX 6497 SIOUX FALLS, S.D. 57117

CREDIT FIRST N.A./FIRESTONE P.O. BOX 81344 CLEVELAND, OH. 44188

FRONTIER FINANCIAL C.U. 5200 NEIL RD. RENO, NV. 89502

GREATER NEVADA C.U. P.O. BOX 2128 CARSON CITY, NV. 89702

HSBC/YAHAMA-RETAIL SERVICES P.O. BOX 49353 SAN JOSE, CA. 95161-9353

KOHL'S/CAPITAL ONE P.O. BOX 3115 MILWAUKEE, WI. 53201

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			identify your case		Check one box only as directed in this form and in Form 22A-1Supp:
Deb	otor 1	COREY First Name	D. Middle Name	OLIVER Last Name	1. There is no presumption of abuse.
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name	2. The calculation to determine if a presumptio of abuse applies will be made under Chapte
Unit	ted States Ba	nkruptcy Court fo	or the: <b>DISTRICT OF</b>	NEVADA	Means Test Calculation (Official Form 22A-2  3. The Means Test does not apply now becaus
	e number nown)				of qualified military service but it could apply later.
					Check if this is an amended filing
Offi	cial Form	22A-1			
Cha	apter 7 S	tatement o	f Your Current	Monthly Income	12
infori exem servi with	mation applie pted from a ce, complete this form.	es. On top of ar presumption of and file the Sta	ny additional pages, w abuse because you d	rite your name and case o not have primarily cons from Presumption of Abu	e the line number to which the additional number (if known). If you believe that you are sumer debts or because of qualifying military use Under § 707(b)(2) (Official Form 22A-1Supp)
1. \	What is your	marital and filin	ng status? Check one of	only.	
-	_ ,, .		umn A, lines 2-11.	,	
	_			ill and badh Calman A and	LD lines 0.44
				ill out both Columns A and	
				ou. You and your spouse	
	Livi	ng in the same	household and are no	t legally separated. Fill or	ut both Columns A and B, lines 2-11.
	dec	lare under penal	ty of perjury that you an	nd your spouse are legally	2-11; do not fill out Column B. By checking this box, you separated under nonbankruptcy law that applies or that young the Means Test requirements. 11 U.S.C. § 707(b)(7)(B
<b>!</b> /	cankruptcy c August 31. If n the result.	ase. 11 U.S.C. the amount of your Do not include a	§ 101(10A). For exampur monthly income varue income amount more	ple, if you are filing on Sep ied during the 6 months, ac e than once. For example,	wed during the 6 full months before you file this of tember 15, the 6-month period would be March 1 through dd the income for all 6 months and divide the total by 6. Find the spouses own the same rental property, put the any line, write \$0 in the space.
					Column A  Column B  Debtor 1  Debtor 2 or non-filing spouse
	_	rages, salary, tip roll deductions).	ps, bonuses, overtime	, and commissions	\$3,540.74
	<b>Alimony and</b> f Column B is	•	ayments. Do not includ	de payments from a spous	e <b>\$0.00</b>
) (	expenses of presented to the control of the control	you or your depoutions from an units, parents, and	l roommates. Include r		\$0.00

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Case number (if known)

OLIVER

	First Name Middle Name La	ast Name					
				Column A  Debtor 1	Column B Debtor 2 o non-filing		
5.	Net income from operating a business, profession	, or farm					
	Gross receipts (before all deductions)	\$0.0	00_				
	Ordinary and necessary operating expenses	\$0.0	00 Copy				
	Net monthly income from a business, profession, or fa	arm <b>\$0.</b> 0		\$0.00			
6.	Net income from rental and other real property						
	Gross receipts (before all deductions)	\$0.0	00				
	Ordinary and necessary operating expenses	\$0.0	00 Copy				
	Net monthly income from rental or other real property	\$0.0	00 here →	\$0.00			
7.	Interest, dividends, and royalties			\$0.00			
8.	Unemployment compensation			\$0.00			
	Do not enter the amount if you contend that the amou benefit under the Social Security Act. Instead, list it h						
	For you		00.00				
	For your spouse						
9.	<b>Pension or retirement income.</b> Do not include any a was a benefit under the Social Security Act.	amount received t	hat	\$0.00			
10.	Income from all other sources not listed above. Spamount. Do not include any benefits received under to or payments received as a victim of a war crime, a crime or international or domestic terrorism. If necessary, list separate page and put the total on line 10c.	the Social Security me against huma	y Act nity,				
	10a						
	10b						
	10c. Total amounts from separate pages, if any.		+	·	+		
11.	Calculate your total current monthly income. Add lines 2 through 10 for each column.			<b>*</b> 0.540.74			<b>*</b> 0 540 74
	Then add the total for Column A to the total for Column	ın B.		\$3,540.74	+	<b>=</b> [	\$3,540.74 otal current
							nonthly income
P	Determine Whether the Means Te	st Applies to	You				
12.	Calculate your current monthly income for the yea	r. Follow these st	eps:				
	12a. Copy your total current monthly income from lin	ne 11		Сору Іі	ne 11 here	→ 12a.	\$3,540.74
	Multiply by 12 (the number of months in a year)	).				_	X 12
	12b. The result is your annual income for this part of	f the form.				12b.	\$42,488.88

COREY

Debtor 1

D.

			Case 1	.5-50549-bib L	DOCT EILIGIE	u 03/10/.	15 10.55.01	raye 45 01 2	+0	
Deb	tor 1	CC	DREY	D.	OLIVER	OLIVER		nown)		
		Firs	t Name	Middle Name	Last Name					
13.	Calcu	ulate t	the median	family income that app	lies to you. Follow th	nese steps:				
Fill in Fill in To fi instr		in the state in which you live.			Neva	da				
	Fill in the number of people in your household.		1							
	Fill in	the m	nedian family	income for your state a	nd size of household.			13	\$42,988.00	
				ole median income amoun. This list may also be						
14.	How	How do the lines compare?								
	14a.		Line 12b is Go to Part 3	less than or equal to line 3.	e 13. On the top of pa	age 1, check l	oox 1, There is no pre	esumption of abuse	<del>)</del> .	
	14b.			more than line 13. On that and fill out Form 22A-2		ck box 2, The	presumption of abus	e is determined by	Form 22A-2.	
Pa	art 3:	9	Sign Belov	W						
	Bys	signin	g here, I dec	lare under penalty of pe	rjury that the informati	ion on this sta	atement and in any at	tachments is true a	and correct.	
	X	lel (	COREY D.	OI IVER		X				
	^ .		REY D. OL				ature of Debtor 2			
	ſ	Date_	3/16/2015 MM / DD / Y	YYYY		Date	MM / DD / YYYY			

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.

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## **Current Monthly Income Calculation Details**

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In re: COREY D. OLIVER Case Number: Chapter:

2. Gross wages, salary, tips, bonuses, overtime and commissions.

Debtor or Spouse's Income	Description (if available)								
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month		

 Debtor
 GROSS INCOME FROM EMPLOYMENT

 \$3,244.80
 \$4,867.20
 \$3,305.64
 \$3,244.80
 \$3,244.80
 \$3,337.20
 \$3,540.74